Certificate Number: 20476-NJ-DE-038003605

Bankruptcy Case Number: 19-21532



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 7, 2023</u>, at 6:50 o'clock <u>AM EST</u>, <u>John E Campbell</u> completed a course on personal financial management given <u>by internet</u> by <u>Marie-Ann Greenberg</u>, <u>Chapter 13 Standing Trustee</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: December 7, 2023 By: /s/Scott E Kehiaian

Name: Scott E Kehiaian

Title: <u>TEN Representative</u>